

Amendment to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently amended) A computer-implemented method, comprising:
 - storing information identifying a payment issue time of each of one or more payments to a payee, wherein each of the one or more payments have a same ~~form of~~ payment mechanism;
 - receiving post-issue event information, by a payment servicing computing system comprising one or more computers, associated with each of the one or more payments, wherein the post-issue event information includes at least one of posting information or deposit information received from the payee for each of the one or more payments;
 - determining a payment lead time, by the payment servicing computing system, based upon the stored information and the respective post-issue event information for at least a subset of the one or more payments, to complete a future payment to the payee issued on behalf of a payor; and
 - associating the payment lead time with the payee;
 - ~~wherein the prior steps are performed by one or more payment servicing computers.~~
2. (Currently amended) The method of claim 1, wherein the post-issue event information includes a plurality of types of post-issue event information and each of the plurality of types of post-issue event information is associated with a priority level, and further comprising:
 - identifying the post-issue event information of the type having the highest priority level relative to the respective priority levels associated with the plurality of types of post-issue event information;

wherein the payment lead time is determined based at least partially upon the stored information and the post-issue event information having the highest priority level; and

~~wherein the prior steps are performed by the one or more payment servicing computers.~~

3. (Currently amended) The method of claim 1, wherein:

the post-issue event information includes a plurality of types of post-issue event information and each of the plurality of types of post-issue event information is associated with a priority level and a threshold number; and

the payment lead time is determined based at least partially upon the stored information and the one of the plurality of types of post-event information having the highest priority level, relative to the respective priority levels associated with the plurality of types of post-issue event information, for which a number of instances of ~~receipt~~ receiving the one of the plurality of types is greater than an associated threshold number.

- 4-7. (Cancelled)

8. (Currently amended) The method of claim 4-1, wherein the post-issue event information for ~~each of the one or more payments~~ includes posting information and deposit information, and further comprising:

determining that a number of payments for which the post-issue event information includes posting information is less than a predetermined number of payments;

wherein the payment lead time is determined based at least partially upon the ~~stored information, the posting information, and at least one of the deposit information or the settlement information; and~~

~~wherein the prior steps are performed by the one or more payment servicing computers.~~

9. (Currently amended) The method of claim 4-~~1~~, wherein the one or more payments is a plurality of payments, wherein the respective post-issue event information for each of the plurality of payments comprises the same one of posting information or deposit information, wherein posting information identifies a payment posting time that the payee posts the respective payment, and wherein deposit information identifies a payment deposit time that the payee deposits a payment instrument associated with the respective payment, and further comprising:

~~determining that the post-issue event information comprises one of i) posting information, ii) deposit information, or iii) settlement information;~~

if the respective post-issue event information comprises posting information for each of the plurality of payments, determining an average period from time of payment issuance to time of payment posting for the plurality of payments based upon a respective payment issue time and a respective payment posting time associated with each of the plurality of payments;

if the respective post-issue event information comprises deposit information for each of the plurality of payments, determining the average period from time of payment issuance to time of depositing for the plurality of payments based upon a respective payment issue time and a respective payment deposit time associated with each of the plurality of payments; and

~~if the post-issue event information comprises settlement information, determining the average period from time of payment issuance to time of settlement for the plurality of payments;~~

wherein the payment lead time is based at least partially upon the determined average period;~~and~~

~~wherein the prior steps are performed by the one or more payment servicing computers.~~

- 10-12. (Cancelled)

13. (Currently amended) The method of claim 1, further comprising:
- receiving a payment request to pay the payee on behalf of the payor, the payment request including information identifying a payment due date;
 - determining a time to issue a payment to the payee to fulfill the payment request by the due date based at least partially upon the determined payment lead time associated with the payee; and
 - issuing a payment to the payee at the determined time;
- ~~wherein the prior steps are performed by the one or more payment servicing computers.~~
14. (Cancelled)
15. (Previously presented) The method of claim 32, wherein the payment option information transmitted via the user interface to the payor further identifies a cost to the payor associated with issuing payment in accordance with at least one of the at least two payment options.
16. (Currently amended) A system, comprising:
- a memory configured to store computer-executable instructions and information identifying a payment issue time of each of one or more payments to a payee, wherein each of the one or more payments have a same ~~form of payment~~ mechanism;
 - a communications interface configured to receive post-issue event information associated with each of the one or more payments, ~~wherein the post-issue event information includes at least one of posting information or deposit information received from the payee for each of the one or more payments~~;
 - a processor operable to execute the instructions to:
 - determine a payment lead time, based upon the stored information and the respective post-issue event information for at least a subset of the one or more

payments, to complete a future payment to the payee issued on behalf of a payor;
and
associate the payment lead time with the payee.

17. (Currently amended) The system of claim 16, wherein:

the received post-issue event information includes a plurality of types of post-issue event information and each of the plurality of types of post-issue event information is associated with a priority level; and

the processor is further operable to execute the instructions to identify the post-issue event information of the type having the highest priority level relative to the respective priority levels associated with the plurality of types of post-issue event information, and to determine the payment lead time based at least partially upon the stored information and the post-issue event information having the highest priority level.

18. (Currently amended) The system of claim 16, wherein:

the post-issue event information includes a plurality of types of post-issue event information and each of the plurality of types of post-issue event information is associated with a priority level and a threshold number; and

the processor is further operable to execute the instructions to determine the payment lead time based at least partially upon the stored information and the one of the plurality of types of post-event information having a highest priority level, relative to the respective priority levels associated with the plurality of types of post-issue event information, for which a number of instances of ~~receipt~~ receiving the one of the plurality of types is greater than an associated threshold number.

- 19-22. (Cancelled)

23. (Currently amended) The system of claim ~~49~~ 16, wherein the post-issue event information for ~~each of the~~ one or more payments includes posting information and

deposit information, and wherein the number of payments to the payee for which post-issue event information includes posting information is less than a predetermined number of payments, and wherein the processor is further operable to execute the instructions to determine the payment lead time based at least partially upon the stored information, the posting information, ~~and at least one of the deposit information or the settlement information.~~

24. (Currently amended) The system of claim ~~49-16~~, wherein:

the one or more payments comprises a plurality of payments wherein the respective post-issue event information for each of the plurality of payments comprises the same one of posting information or deposit information, wherein posting information identifies a payment posting time that the payee posts the respective payment, wherein deposit information identifies a payment deposit time that the payee deposits a payment instrument associated with the respective payment; and

the processor is further configured to: ~~determine that the post-issue event information comprises one of posting information, deposit information, or settlement information;~~ ii) if the respective post-issue event information comprises posting information for each of the plurality of payments, determine an average period from time of payment issuance to time of payment posting for the plurality of payments based upon a respective payment issue time and a respective payment posting time associated with each of the plurality of payments; ~~iii) if the respective post-issue event information comprises deposit information for each of the plurality of payments~~, determine the average period from time of payment issuance to time of depositing for the plurality of payments based upon a respective payment issue time and a respective payment deposit time associated with each of the plurality of payments; ~~iv) if the post-issue event information comprises settlement information, determine the average period from time of payment issuance to time of settlement for the plurality of payments;~~ and v) iii) determine the payment lead time to complete a future payment to the payee based at least partially upon the determined average period.

25-27. (Cancelled)

28. (Previously presented) The system of claim 16, wherein:

the communications interface is further configured to receive a payment request to pay the payee on behalf of the payor, the payment request including information identifying a payment due date; and

the processor is further operable to execute the instructions to i) determine a time to issue a payment to the payee to fulfill the payment request by the due date based at least partially upon the determined payment lead time associated with the payee, and ii) cause a payment to be issued to the payee at the determined time.

29. (Cancelled)

30. (Currently amended) The method of claim 4-1, further comprising:

determining that a number of the one or more payments for which the respective post-issue event information includes the same one of i) posting information; or ii) deposit information; ~~or iii) settlement information~~; is greater than a predetermined number of payments; and

wherein the payment lead time is determined based at least partially upon ~~the stored information and the one of~~ i) the posting information; or ii) the deposit information; ~~or iii) settlement information; and~~

~~wherein the prior steps are performed by the one or more payment servicing computers.~~

31. (Currently amended) The method of claim 9, wherein the respective post-issue event information for each of the plurality of payments comprises ~~one of~~ (i) deposit information ~~or (ii) settlement information~~, and further comprising adjusting the average period: wherein:

~~if the post-issue event information comprises deposit information, adjusting the average period is based at least partially upon a predetermined depositing adjustment period;~~

~~if the post-issue event information comprises settlement information, adjusting the average period is based at least partially upon a predetermined settlement adjustment period; and~~

~~wherein the prior steps are performed by the one or more payment servicing computers.~~

32. (Currently amended) The method of claim 1, further comprising:

transmitting a user interface presenting at least two payment options for paying the payee, wherein a first payment option of the at least two payment options includes information associated with the payment lead time associated with the payee;

receiving a selection of a the first payment option; and

issuing payment to the payee in accordance with the first payment option;

~~wherein the prior steps are performed by the one or more payment servicing computers.~~

33. (Previously presented) The method of claim 32, wherein the first payment option comprises one of (i) an earliest available payment option or (ii) a future-dated payment option.

34. (Currently amended) The method of claim 32, wherein the payee is an electronic managed payee and a second payment option of the at least two payment options comprises an immediate-payment-and-posting option.

35. (Currently amended) The method of claim 32, further comprising:

receiving an identification of the payee prior to transmitting the user interface; and

processing the identification of the payee to determine whether the payment to the payee associated with the partial payment information would be issued in electronic or paper form;

wherein the user interface presenting the at least two payment options is at least partially generated based on the determination of whether the payment for to the payee would be issued in electronic or paper form; ~~and~~

~~wherein the prior steps are performed by the one or more payment servicing computers.~~

36. (Currently amended) The method of claim 35, further comprising receiving at least one of (i) an account number of the payor, wherein the account number is also associated with the payee, or (ii) a payment amount, and wherein the determination of whether the payment to the payee associated with the partial payment information would be issued in electronic or paper form is based at least partially upon the account number or the payment amount;

~~wherein the prior step is performed by the one or more payment servicing computers.~~

37. (Currently amended) The method of claim 32, further comprising receiving one of (i) a process date or (ii) a due date, wherein issuing payment to the payee in accordance with the first payment option is based at least partially upon the process date or the due date; ~~and wherein the prior step is performed by the one or more payment servicing computers.~~

38. (Currently amended) The system of claim 19, wherein the processor is further operable to execute the instructions to:

determine that a number of the one or more payments for which the respective post-issue event information includes the same one of i) posting information; or ii) deposit information; ~~or iii) settlement information~~; is greater than a predetermined number of payments; and

wherein the payment lead time is determined based at least partially upon the ~~stored information and the one of~~ i) the posting information; ~~or ii) the deposit~~ information; ~~or iii) settlement information.~~

39. (Currently amended) The system of claim 19, wherein the respective post-issue event information for each of the plurality of payments comprises ~~one of~~ (i) deposit information ~~or (ii) settlement information~~, and wherein the processor is further operable to execute the instructions to adjust the average period; ~~and wherein:~~

~~if the post-issue event information comprises deposit information, the average period is adjusted~~ based at least partially upon a predetermined depositing adjustment period; ~~and~~

~~if the post-issue event information comprises settlement information, the average period is adjusted based at least partially upon a predetermined settlement adjustment period.~~

40. (Currently amended) The system of claim 16, wherein:

the communications interface is further configured to: i) transmit a user interface presenting at least two payment options for paying the payee, wherein a first payment option of the at least two payment options includes information associated with the payment lead time associated with the payee, and ii) receive a selection of a the first payment option; and

the processor is further operable to execute the instructions to i) cause the communications interface to transmit the user interface presenting at least two payment options for paying the payee, and ii) to initiate payment to the payee in accordance with the first payment option.

41. (Currently amended) The system of claim 40, wherein:

the communications interface is further configured to receive an identification of the payee; prior to transmitting the user interface; and

the processor is further operable to execute the instructions to process the identification of the payee to determine whether the payment to the payee would be issued in electronic or paper form;

wherein the user interface presenting the at least two payment options is at least partially generated based on the determination of whether ~~payment associated with the payee~~ the payment to the payee would be issued in electronic or paper form.

42. (Previously presented) The system of claim 40, wherein:

the communications interface is further configured to receive one of (i) a process date or (ii) a due date; and

the processor is further operable to execute the instructions to initiate payment to the payee in accordance with the first payment option based at least partially upon the process date or the due date.

43. (Previously presented) The system of claim 40, wherein the payment option information transmitted via the user interface to the payor further identifies a cost to the payor associated with issuing payment in accordance with at least one of the at least two payment options.

44. (Currently amended) A system, comprising:

means for storing information identifying a payment issue time of each of one or more payments to a payee, wherein each of the one or more payments have a same form of payment mechanism;

means for receiving post-issue event information associated with each of the one or more payments, wherein the post-issue event information includes at least one of posting information or deposit information received from the payee for each of the one or more payments;

means for determining a payment lead time, based upon the stored information and the respective post-issue event information for at least a subset of the one or more payments, to complete a future payment to the payee issued on behalf of a payor; and

means for associating the payment lead time with the payee.

45. (New) The method of claim 1, wherein at least part of the respective post-issue event information for at least some of the one or more payments further includes settlement information.
46. (New) The system of claim 16, wherein at least part of the respective post-issue event information for at least some of the one or more payments further includes settlement information.
47. (New) The system of claim 44, wherein at least part of the respective post-issue event information for at least some of the one or more payments further includes settlement information.
48. (New) The method of claim 1, wherein the payment mechanism comprises one of: (a) an electronic payment mechanism; (b) a corporate check; or (c) a draft.
49. (New) The system of claim 16, wherein the payment mechanism comprises one of: (a) an electronic payment mechanism; (b) a corporate check; or (c) a draft.
50. (New) The method of claim 45, wherein the one or more payments is a plurality of payments, and further comprising, for respective post-issue event information for each of the plurality of payments comprising settlement information, determining an average settlement period from time of payment issuance to time of settlement for the respective plurality of payments, wherein the payment lead time is based at least partially upon the determined average settlement period.

51. (New) The system of claim 46, wherein the one or more payments is a plurality of payments, and wherein the processor is further operable to execute the instructions to, for respective post-issue event information for each of the plurality of payments comprising settlement information, determine an average settlement period from time of payment issuance to time of settlement for the respective plurality of payments, wherein the payment lead time is based at least partially upon the determined average settlement period.